

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Ballard

Serial No. 09/454,492

Group Art Unit: 2164

Filed: December 6, 1999

Examiner: Weisberger

For: Remote Image Capture with Centralized Processing and Storage

RESPONSE TO SECOND REQUIREMENT FOR INFORMATION

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed June 7, 2006, Applicant respectfully presents his response to the Requirement for Information in that Office Action.

The Examiner required information in the nature of stating "the specific improvements of the subject matter in the claims over the disclosed prior art and the specific elements in the claimed subject matter that provide those improvements".¹

Independent claim 55 is directed to a method of transmitting data, including data extracted from check images and data extracted from electronic transactions, within and between one or more subsystems. This claimed method is an improvement over the prior art

¹Office Action of June 7, 2006, page 2, §4.

due to the tiered architecture of the system.² This tiered architecture is expressed in claim 55 by the recitation, in the preamble, of the “one or more remote subsystems”, “at least one intermediate subsystem”, and “at least one central subsystem”, arranged in “a tiered manner”. In addition, the claim requires “transmitting data from each of one or more remote location to a corresponding one of the at least one intermediate location”, and “transmitting data from each of the at least one intermediate location to a corresponding at least one central location”. Because of this architecture, the division of functions among the tiers of the architecture, and the communication of data among the tiers, the method of claim 55 provides high performance automated handling of transactions, with maximum security and a high degree of fault tolerance, yet at a relatively low cost.³

Independent claim 56 and its dependent claim 57 are directed to a method of management, storage and verification of electronic or paper transactions. This method, as claimed, includes method steps performed at a central location, for example the central processing concentrator in a tiered architecture.⁴ This claimed method is advantageous over conventional systems and the prior art, in that it can comprehensively support the automated processing of transactions, including the functions of acquiring, encrypting, and storing transaction data,⁵ as well as the verifying of captured and acquired transaction data with previously stored data to ensure that the transaction is legitimate.⁶ These improvements stem directly from operations recited in claim 56, particularly by the step of “using said at least one central subsystem to manage the collecting, processing, sending, and storing of the captured transaction at a central location, including comparing captured transaction data to stored transaction data for verification”.

Claims 58 and 59 are directed to methods of central management, storage, and verification of remotely captured transactions, including capturing and sending transaction

²Specification of application S.N. 09/454,492, at page 6, line 35 through page 7, line 3; page 7, line 34 through page 8, line 13; page 38, line 25 through page 39, line 34.

³Specification, *supra*, page 5, lines 9 through 12.

⁴Specification, *supra*, page 6, line 35 through page 7, line 3; page 7, line 34 through page 8, line 13; page 38, line 25 through page 39, line 34.

⁵Specification, *supra*, page 4, line 31 through page 5, line 6.

data at one or more remote locations, and managing the collecting processing, sending and storing of this transaction data. The methods of these claims are substantial improvements over the prior art, because they provide comprehensive support of the automated processing of transactions, including the functions of acquiring, encrypting, and storing transaction data,⁷ in a manner that provides a high degree of security.⁸ These improvements stem directly from the method steps recited in claims 58 and 59, including the step of “encrypting subsystem identification and the transaction data”, as performed, for example, at the remote locations.⁹

Applicant submits that this response is a good faith effort toward fulfilling the Requirement for Information. The Patent and Trademark Office is urged to call the undersigned if there are any questions about this submission.

Continued consideration of this application is respectfully requested.

Respectfully submitted,
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⁶ Specification, *supra*, page 3, line 36 through page 4, line 6.

⁷ Specification, *supra*, page 4, line 31 through page 5, line 6.

⁸ Specification, *supra*, page 5, lines 9 through 12.

⁹ Specification, *supra*, page 13, line 10 through page 14, line 10.